



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP's

Log

*Your Health Insurance
Counseling Newsletter*

Spring 2013

SHIP - Indiana Department of Insurance, 714 W. 53rd Street, Anderson, IN 46013

www.medicare.in.gov

Inside this Issue

Medicare BINGO

Meet Michael Halling

**Counselor Success
Story**

**Counselor Spotlight -
Annette Borgetti**

SHIP Event Photos

SHIP Staff Photo

**Area Managers'
Updates**

Susan's Snippets

New SMP Director

John Williams Q & A

**Spring Training
Schedule**

To comment on this edition or submit articles or information for future editions, contact Sarah Reimmuth (317) 572-7726 or email: sarahship@thenewcreative.com.

Director's Helm

By: Cheryl St. Clair, SHIP State Director

Smooth Sailing?



You may be hoping that your role as a SHIP Counselor has reached a point for smooth sailing since the Annual Enrollment Period (AEP) has ended. During the 2012 AEP, we had 10,938 counseling hours and 15,162 contacts. In addition, we attended or sponsored 546 events during this three-month period. On January 29, I was notified by the Centers for Medicare & Medicaid Services that the State of Indiana set a new all-time 12-month record for client contacts and public and media events, and for the period ending in Dec 2012, set a state-best record. So feel good about what you have accomplished this last year.

Well don't relax quite yet. During the month of April, we will be sending SHIP trainers and other staff around the State for Spring Update trainings. Once again, there is important information that you need to know. For example, the new process for Durable Medical Equipment, Prosthetics/Orthotics, and Supplies (DMEPOS) will start for a majority of the State in July. You will want to know who it will and won't affect. There's a full agenda of other items of interest such as an update on the Affordable Care Act, what's the difference between VA and Tricare, and what is LINET. Registration forms will be mailed out soon. There's over 20 sessions scheduled throughout the State so please plan to attend.

When you do find time to take a breath, be sure to reflect on what a great impact you have on the people with Medicare in your community. I know what a big effort it takes to be a SHIP counselor and what wonderful people we have as volunteers. Keep in mind that SHIP exists to support your efforts to provide health insurance

Smooth Sailing continued

counseling to people with Medicare. Although we have new restrictions on how SHIP funding is to be used, we still will be able to offer advertising, office supplies, computer equipment, and services such as the Part D drug plan comparisons. Be sure to fully discuss your needs with your Area Manager and let her know how SHIP can enhance your volunteer experience.

It is my hope that we continue to improve every year by increasing our client base and number of volunteers by providing exceptional training and support to our counselors and local sponsoring agencies. Always feel free to contact us with your thoughts and concerns. We are just a phone call away. Thank you for your great efforts and best wishes for the rest of the year.

Bingo Was The Name of the Game



Medicare Bingo at the Frenchtown Community Center for Medicare Bingo...great hospitality, and a good time was had by all.

(below) This group out of Scottsburg is nicknamed the "wild bunch" for their active participation at Medicare Bingo.

Lorealee and Susan have been having a fabulous time spreading the word about SHIP and sharing important Medicare information around the state by way of playing Medicare BINGO. The pair have been to Senior Centers, Nutrition Meal Sites, Senior Apartments, church groups, and Community Centers.

Nearly everyone knows how to play BINGO and most people really enjoy it. Of course, the "game" is really a way to impart important information to the participants in a easily marketed form. Frequently, a spirited discussion ensues and the players feel free to share their experiences and ask questions.

Do you know of a Senior group who might be interested in a Medicare BINGO presentation? We travel! Contact Susan for more information or to schedule a BINGO presentation at susangsl@aol.com. Please put BINGO in the subject line. We can bring Medicare BINGO to you!



The "Wild Bunch"

Counselor Success Story

The following client stories were provided by Burdellis Carter, SHIP Counselor at Robin Run. Do you have success stories you'd like to share as well? Send them to Sarah at sarahship@thenewcreative.com. Thank you for sharing with us, Burdellis!



I consider each of these to be a success story, and certainly the clients do too.

By doing the Plan Finder and comparing the client's current PDP with other PDPs, we reduced her estimated annual drug cost from \$1,128 to \$349 annually. Her son was pleased with this reduction in cost since her funds are decreasing each year. She is very happy as she has no co-pay as all her drugs are Tier 1.

By doing the Plan Finder another client saved about \$700 per year on the estimated drug cost., She too is very happy about no co-pay as her drugs are all Tier 1. She had been in a PDP with too much coverage for her drug needs. She did not know to re-evaluate each year and thought all plans were just about the same cost.

Another resident moved to Indianapolis from one of the western states. Had he kept his prescription drug plan with the same company, his premiums would have been high. He had selected the plan when PDPs first began because it was sold by the same company as his Medigap policy. The client takes no prescriptions, so his goal was to stay in the system with a PDP with no gap in coverage and to have some coverage should he need it. He saved over \$1,000 per year. He nor his daughter knew anything about re-evaluating PDP coverage every year.

These are significant savings for anyone, especially seniors, in today's economy.

Last but not least, another client was sold a Private Fee-For-Service (PFFS) two years ago by an agent she personally knew trusted. As far as the client knew, the PFFS had no networks. Her agent changed her to a HMO in the same company for 2012. The PFFS was discontinued. Now she had networks, primary care doctor referrals, etc. Unfortunately, she had all kinds of problems with this plan. I guided her step-by-step through the entire process to qualify for a Medigap with underwriting and a PDP. She is very happy now.

Counselor Spotlight

Annette Borgetti



Annette has been a SHIP counselor at St. James the Less Church in Highland, IN. She was first to begin counseling at another church, but the site contract fell through. Annette and Deb Uhl, SHIP Local Coordinator, have worked together since January of 2006.

"Annette has been a constant for our group, and, to tell you the truth, if it wasn't for her, I am not sure I would still be doing this today," says Deb.

Deb calls Annette "an articulate and a progressive thinker."

"I have always considered her my co-coordinator and have relied on her advice more times than I can tell you," says Deb. "She always seems to get our information out into the newspaper some how, some way, even when they kept insisting we were selling something."

Christel Snow, SHIP Area Manager for Northern Indiana, says, "Annette has always put herself ahead of others. She

has recruited new SHIP Counselors throughout Lake County in the Northwest Indiana Catholic newspaper and the church bulletins of local Catholic churches. This outreach has been very successful, Annette recruited twelve new candidates for SHIP sites throughout Lake county."

Though Annette can't get out to meet with clients due to several family obligations and issues over the past months, she continues to work at home with beneficiaries

by phone. She also still does the site advertising.

"I am so grateful and blessed that I have this cohort of mine and cannot tell you how much her support has meant to all of our counselors."

We are truly a volunteer site and it is because of people like Annette that we have been able to thrive. - Deb Uhl, Local Coordinator



SHIP Counselor Ken Marshall and Caitlin Oestreich with CICOA at the Hamilton County Resource & Health Fair, March 14.

Meet Michael Halling

Michael Halling has recently been appointed to the position of Local Coordinator for the SHIP program at SWIRCA & More in Southwestern Indiana. Despite being accredited as SHIP volunteer for only one year, Michael has extensive past experience assisting others with issues related to Medicare and Medicaid.

For three years, Michael worked as a SWIRCA & More case manager and frequently assisted his clients with applying for Medicaid or selecting Medicare Part D plans during open enrollment. For the past year and a half, he has served as the Coordinator for SWIRCA & More's Aging and Disability Resource Center (ADRC).

With this unique background, Michael not only brings with him extensive knowledge of Medicare and Medicaid, but is also keen on other government and community resources. As Michael takes on his new role as the Local Coordinator for his area, his primary goal is to extend the SHIP program into some of the more rural counties in Southwestern Indiana. As such, he will be actively seeking enthusiastic volunteers to become SHIP Counselors to help educate their communities about Medicare and what it has to offer. He will also be seeking new locations, wishing to provide space for these volunteers and become official SHIP sites.

SWIRCA & More serves the counties of Gibson, Perry, Posey, Spencer, Vanderburgh and Warrick. SWIRCA currently has two active SHIP Sites.

SWIRCA & More

16 W. Virginia

Evansville, IN 47710

(812) 474-7817

SHIP services available 8:00 am – 4:30 pm,
Monday through Friday



The following was published in the Columbus Republic Orchid and Onions section on January 27, 2013 as a sign of gratitude:

“Diann Doles, CIRS-A, with Aging and Community Services for the patience and kind help with my drug plan for 2013, from Carolyn Duty.”

Counselor 411



Mary Philips,

Counselor Assistance Program and Training

Do you have a tough question and can't get a hold of your Area Manager? Now you have another option - SHIP Counselor 411. Email your questions to SHIPcounselor411@gmail.com

SHIP Event Photos



The Annual Hamilton County Resource & Health Fair was located at the Hamilton County 4H Fairgrounds in Noblesville, March 14. (left) Nannie Alldredge and Susan Spilly assist a Medicare beneficiary with questions. (below) SHIP Counselors Ed Solinski and Linda Stavros work the SHIP table at the Health Fair.



(left) Susan Spilly at the Health and Resource Fair at ITT Technical Institute in Indianapolis. (below) Gene Diamond, CEO of Franciscan Alliance's Northern Indiana Region, congratulates Bill Preston on his 20th SHIP Anniversary.



V is for the vigor that you bring
 O is for the opportunity to know you
 L is for your life you share
 U is for the unconditional love you have
 N is for the nurturing you give
 T is for the time you don't have
 E is for the excitement you bring
 E is for the energy you have
 R is for the reason you're a volunteer



SHIP Event Photos



(above) Susan Spilly and Lorealee Moore at the Women's Expo in Fort Wayne.



(top right) Bill Preston awarded with his 20th SHIP Anniversary award by his Area Manager, Christel Snow.



(below right) Franciscan St. Margaret Health Counselors.
(L-R) Cindy Edmond, Adelle Randolph, Bill Preston, Tom Johnston, Louise Wilson



Standing (L-R) Larry Miller, Elizabeth Hewitt, Darlene Coleman, Nannie Alldredge, Susan Spilly, Peggy Jarrett, Mary Phillips, Lorealee Moore, Cheryl St. Clair, John Williams
Sitting (L-R) Sarah Reimmuth, Kaley Stableck, Shirley Jones, Michael Halling, Rita Chambers

Area Managers' Updates



Christel Snow,
Northern Indiana Area Update

After a successful annual enrollment period, we look forward to starting our Spring Training with our dedicated counselors. Coming up please take advantage of the CMS Steakholder & Partner Education Series Webinars every Tuesday over a wide variety of useful topics. I recently was able to participate in the Medigap, DMEPOS and Plan Finder updates. These are all free and I really enjoy the feedback of other SHIP counselors in other states. <https://webinar.cms.hhs.gov/edseries>

New SHIP counselor trainings are scheduled in May for Lake and Montgomery counties, please help spread the word.

Thank you to everyone for all of your hard work and dedication to the SHIP program. I look forward to seeing you at Spring Training. If your schedule does not permit you to attend, please contact myself or Larry Miller, SHIP State Trainer, at your earliest convenience.



Lorealee Moore,
Southern Area Update

As I am writing this it is cold and blowing outside but by the time you read this the daffodils will be blooming and the dogwoods gearing up for their annual display of beauty. Spring is my favorite time of year.... a time of new beginnings. There is no more beautiful place than Southern Indiana in the spring!

I have made the rounds to all my sites and have met with all the local coordinators and most of the counselors. Aging and Community Services of South Central Indiana has added five new counselors. Vickie Bateman is the local coordinator of the site. Marj Willer is a new counselor at Mary Margaret Hospital, and has already scheduled several outreach events. She is very excited to be able to assist Medicare Beneficiaries in Decatur and Ripley Counties.

April will be a busy month for SHIP staff, trainers, and Area Manager as the spring update training will be going on across the State. The trainers and staff have put together a potpourri of topics that I think all of you will appreciate. Outreach opportunities also increase starting in spring so if you need any help, supplies or just someone to help staff a booth keep me in mind.

Keep up the good work and hope to see you at spring training.

Area Managers' Updates



Nannie Alldredge,
Central/Northeast Area Update

Hello everyone. I am so happy to see spring has sprung. We have had crazy winter weather this year. I have enjoyed getting to know everyone as I travel around my new area. I know that I have big shoes to fill. I hope that I can serve you as well as Twyla did. I have seen Twyla and she is enjoying her retirement. Remember to let us know about your sites outreach events. We would like to help out by advertizing them on our SHIP website. Just let me know what outreach events your site will be participating in and we will take care of the rest. Spring training looks to be a good training session. Mary and Larry will have lots of great information. I look forward to seeing everyone at training. And thank you to all the volunteers. Thank you for giving of your time and talent to volunteer with SHIP. Your willingness to volunteer is greatly appreciated by our program, the SHIP staff and those you serve.

Snippets from Susan



Susan Spilly,
Special Populations Coordinator

This quarter's Snippet is about Medigap and Medicare beneficiaries who have disabilities. While beneficiaries who are new to Medicare because of age have an open enrollment period to select a Medigap plan, beneficiaries who are on Medicare because of receiving Social Security Disability (SSD) do NOT! In Indiana, insurance companies are not required to sell Medigap policies to this group of people. There are several states that do, but Indiana is not one of them. That is not to say that a person on Medicare because of a disability cannot buy a Medigap policy. But they would likely have to be medically underwritten and suffer higher premiums if they found a company and a policy that would cover them. There could also be coverage exclusions for pre-existing conditions. From the Medicare.gov website: "Federal law doesn't require insurance companies to sell Medigap policies to people under 65. If you're under 65, you might not be able to buy the Medigap policy you want or any policy at all until you turn 65."

And one more Snippet: Please remember to check the appropriate boxes when working with people who are under 65 so we get credit for counseling this population!

New SMP Director, Nancy Stone



Nancy Stone has been named Program Director for Indiana's Senior Medicare Patrol (SMP), a statewide program that helps Medicare and Medicaid beneficiaries avoid, detect, prevent and report health care fraud.

Nancy has worked in the nonprofit industry in Central Indiana for more than 13 years. She brings experience in project management, outreach, training, fundraising and business development to SMP. Most recently, Nancy worked at WorkOne on the Indiana STEM (Science, Technology, Engineering and Math) workforce development grant where she recruited

and reconnected with participants to improve their career development outcomes. She also worked at About Special Kids (ASK) where she was responsible for the Family to Family Health Information Center, leading the Care Coordination Project and serving on the management team. She has a Bachelor of Arts degree from Indiana University.

"Nancy's knowledge, leadership and passion for nonprofit management are tremendous assets to the SMP program," said Kristen LaEace, CEO, Indiana Association of Area Agencies on Aging. "Her ability to connect with and advocate for people in need is a great fit for SMP which recruits and manages a volunteer force of peer educators throughout Indiana."



About Senior Medicare Patrol

The Senior Medicare Patrol (SMP) is a statewide program that helps Medicare and Medicaid beneficiaries avoid, detect, prevent and report health care fraud. SMP is managed within the Indiana Association of Area Agencies on Aging. For more information, call 317.205.9201, ext. 207.

John Williams Gets to the Bottom of the Problem

March 2013 is my first anniversary with SHIP. During the past 12 months I have learned much about Medicare and related issues and met many great SHIP counselors and staff. Thanks to everyone for welcoming me onboard and making me feel like an important member of the crew. Feel free to contact me by phone or email if you have a Medicare or Social Security related question. In case you don't know, I worked for SSA for 38 years and am knowledgeable about most Social Security and Supplemental Security Income (SSI) issues.

Recently I have received a variety of questions from SHIP counselors and clients asking how Medicare enrollment affects a beneficiary's Health Savings Account (HSA). Below are a few of them and my answers.



John Williams, SHIP
Medicare Specialist

Q: I work and my employer and I contribute to my HSA. If I enroll in Medicare can my employer and I continue to contribute to my HSA?

A: No. According to the Internal Revenue Service (IRS), no contributions can be made to your HSA for months you are enrolled in any part of Medicare.

Q: I plan to continue working and apply for Social Security retirement benefits at age 66 in October 2013. Can I delay taking Medicare so my employer and I can continue to contribute to my HSA?

A: No. Although you can wait to take Medicare Part B, if you apply for Social Security benefits at age 65 or older you must take Part A without delay.

Q: What happens to the balance in my HSA when I enroll in Medicare?

A: According to the IRS, after you enroll in any part of Medicare you can continue to use the balance in your HSA to pay allowable medical expenses including Medicare premiums, deductibles and co-payments.

Q: If I apply for Social Security benefits in October 2013 at age 66, when will my Medicare Part A start?

A: Your Medicare Part A coverage will be effective April 2013 - six months before the month you apply for Social Security benefits.



Spring Training

Please contact your Area Manager for further information. To sign up for Spring Training contact Shirley Jones at SJones1@idoi.IN.gov or 800-452-4800, ext. 223.

April:

AM = 9-12 PM = 1-4

1	Kokomo	St Joseph Hospital & Health Center (behind the hospital) 1907 W. Sycamore	PM
9	Lafayette	Area IV Agency on Aging and Community Action Program, 36 th St	AM & PM
9	New Albany	Life Span Options, 33 State Street, 3 rd Floor	PM
10	Logansport	Area 5 Agency on Aging & Community Services, 1801 Smith St	PM
12	Michigan City	Senior Center, 2 on the Lake,	AM
16	Evansville	SWIRCA, 16W. Virginia St	AM
16	Indianapolis	Community Hospital South, 1402 County Line Road South	AM
17	Hammond	Franciscan St. Margaret, 5454 Hohman Ave	AM
18	Dillsboro	LifeTime Resource, 13091 Benedict Drive	PM
19	Crown Point	NWICA Area 2 Agency on Aging, 5240 Fountain Drive	AM & PM
22	Ellettsville	Area X, 631 W. Edgewood Drive	AM
22	Anderson	Community Hospital, 1923 N. Madison St	AM & PM
23	Terre Haute	Area 7 Agency on Aging and Disabled West Central Indiana 1718 Wabash Ave	PM
23	Danville	Hendricks Co. Senior Services, 1201 Sycamore Lane	AM
24	Plymouth	Marshall County Council on Aging, 1305 Harrison St	PM
24	Yorktown	Area 6 LifeStream Services	AM & PM
25	Greenfield	Hancock Memorial hospital, 801 N. State Street, Rm 2	PM
25	Wabash	Wabash County Council on Aging, 239 Bond St	PM
26	South Bend	Real Services, 1151 S. Michigan Street	AM & PM
26	Carmel	Prime Life Enrichment, 1078 Third St	AM
29	Columbus	Area XI Aging And Community Service of Southern Indiana, 1531 13 th St	AM
30	Ft. Wayne	Parkview Hospital, 2200 Randallia Drive, "Entrance 4 on Carew St, Room CR 1	PM

May:

1	Richmond	Area 9 In Home & Community Services Agency, 520 S. 9 th St	AM
2	Indianapolis	CICOA, 4755 Kingsway Drive	PM
3	Auburn	Dekalb County Council on Aging, 1800 E. 7 th St	AM
8	Huntington	Huntington Co. Council on Aging, 354 N. Jefferson St	PM
14	Indianapolis	CICOA, 4755 Kingsway Drive	AM

To be a volunteer, it takes...

Generosity, a willingness to give your time to others

Understanding, because their lives might be very different from your own

Empathy, an ability to put yourself in someone else's shoes and feel what they must feel

Compassion, to truly care about making someone else's life better

Patience, because the process doesn't always go as smoothly as it might

Dedication, to stick with the project and see it through

You've shown these qualities and so much more, so thank you for all that you do.